

METHOD AND SYSTEM OF PROVIDING MEDICAL GOODS AND SERVICES TO CONSUMERS THROUGH RETAIL OUTLETS

ABSTRACT OF THE DISCLOSURE

A method of providing medical goods and services to consumers includes the steps of a retail outlet receiving a request for medical goods and services from a consumer who is present at the retail outlet. The retail outlet verifying, through a benefit manager, the consumer's current eligibility for health benefits from Medicare or other health insurance provider for the medical goods. The verification is preferably performed over a PBM computer system. An assignment of benefits is obtained from the consumer and transferred to the benefit manager by the retail outlet wherein the consumer assigns his or her rights to Medicare or other health insurance benefits to the benefit manager, including the right to submit a claim for reimbursement and the right to receive payment directly from Medicare or such other health insurance payer for the medical goods and services. If eligible and authorized by a physician's order, the retail outlet provides the needed medical goods and services to the consumer. The medical goods dispensed to the consumer by the retail outlet are either owned by the benefit manager, owned by the retail outlet and transferred to the benefit manager just prior to the release of the medical goods to the consumer, or owned by the retail outlet. The benefit manager completes a complicated Medicare claim form and/or other health insurance claim form based on the medical goods and services provided to the consumer, then submits such claim to Medicare and/or the other health insurance payer for reimbursement. If the claim is clean and proper, the benefit manager receives reimbursement from Medicare and/or the other health insurance payer after a period of time. The benefit manager makes a fixed, periodic payment to the retail outlet for services rendered by the retail outlet on behalf of the benefit manager.